

MICHAEL A AND GLORIA S MCGUINN

708 53rd Terrace East Bradenton Florida 34211
Ph 941-752-6340 cell 941-799-0439

September 19, 2014

Most Honorable Judge Martin Glenn
Court Document #7552 Dated 9/17/2014 and Court Document # 6335 Dated 01/23/2014

Subject: Res Cap Document #7552 September 17, 2014

Today as a result of Court Document #7552 filed against me and my wife Gloria I submit the following information this is in addition to the 500 plus documents I have already submitted to the court

While Reviewing Kurtzman Carson's System I have read where Morrison Foerster LLP. filed a seventy fifth Omnibus Objection against me and my wife Gloria McGuinty.

On January 23, 2014 the court document # 6335 ruled in our favor.

My question to the court ? On August 17, 2006 I received the attached documents from GMAC (Exhibit #1) stating that I was an excellent GMAC customer with a excellent 35 year credit history and as a result of my 35 year relationship with GMAC we were offered a \$158,000.00 Cash Out Option.

My mistake I did not take GMAC the \$ 158,000.00 cash out offer.

Again, my question to the court?? In 24 months what happened at GMAC to destroy our 35 year relationship? I had always made my thirteen payments each year, used my GM CREDIT CARD Rewards to pay down my mortgage. Always!! paid my property taxes, insurance and all due bills on time with a credit rating of over 850.

Not until I had my meeting with the State of Michigan Hardest Hit Program did we learn of GMAC TRUMOTIVES.

In my thirty one year career with General Motors EVERY DAY I always gave 110% to my GM duties. Example, I was offered an opportunity to work with the GM's Malcolm Baldrige Department on GM's best practices and operations.

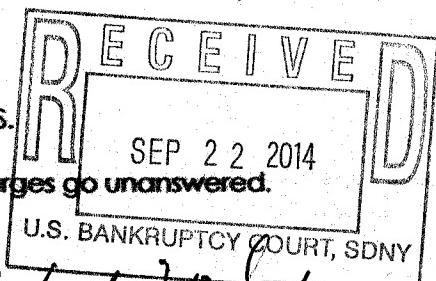
The Chevrolet Division asked Mr. Gerald Damell of the Malcom Baldrige Department to not ask for my services as I was in a position of demand with Chevrolet.

In conclusion I want the court to know that Gloria and I will fight this BLACK MARK on our reputation.

We have worked our whole life's to do the right thing and we will fight!!!

LIKE HELL AGAINST ANYONE THAT ATTEMPTS TO DESTROY OUR REPUTATIONS.

Because I am 76 and Gloria is 75 years old we cannot let the above charges go unanswered.



Sincerely
Gloria McGuinty Michael McGuinty
Gloria and Michael McGuinty

CC Kramer, Levin, Natalis & Frankel LLP, Honorable Senator Elizabeth Warren, Jerry Spence.
Ms. Mary T Baria(CEO of GM) , Morrison Forester LLP

Mr. & Mrs. McGuinty
8708 53rd Terrace E
Bradenton, FL 34211

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RES CAP CLAIM #5970
GMAC MORTGAGE #0654629422

MAC Mortgage

Customer Relationship Group
7 Carnegie Plaza
Cherry Hill, NJ 08003-1020

August 30, 2006

Michael A. McGuinty
Gloria S. McGuinty
4757 Roundtree Dr.
Brighton, MI 48116-5140

SmartWatch®

Mr. & Mrs. McGuinty
8708 53rd Terrace E
Bradenton, FL 34211

REC CAP CLAIM #6870
GMAC MORTGAGE #0654629422

Dear Michael and Gloria,

It's a pleasure to have you as a GMAC Mortgage Corporation customer. Here's hoping that 2006 is off to a great start and that you're reaching all of the goals you've set for yourself and your family.

SmartWatch® is a confidential and comprehensive summary of your GMAC Mortgage account. In your report, you'll find the latest snapshot of your account activity as well as valuable information you can use to:

- Get cash out of your home
- Lower your monthly payment
- Save money over the life of your loan
- Buy your next home

Log on to SmartWatch® Online to get even more from your report.

Just visit gmacmortgage.com, log on to your account, click on the SmartWatch® logo, and you're ready to go. With SmartWatch® Online, you can access daily rate updates, tailor property value information and home equity balances to reflect your current situation — and much more. It's a great resource that can help you make timely and smart decisions relating to your mortgage and other financing needs.

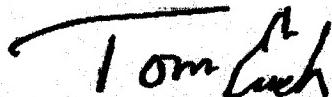
SAVE ON HOME IMPROVEMENTS with a GMAC Home Equity Line of Credit.†

Get easy access to the money you need just by writing a check. Plus the interest you pay on your home equity line of credit may be fully tax deductible.* And because you're already a GMAC Mortgage customer, we've waived the application fee and closing costs, which can put even more money in your pocket.†† To apply, or for details, call the number below.

GMAC Mortgage is here to help.

For questions about your SmartWatch® report, or anything to do with your GMAC Mortgage account, please call the SmartWatch Center at 1-866-578-7970. We're at your service.

Sincerely,



Tom Evich
Vice President, Marketing

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P.S. No matter what you need — to get cash out of your home, to lower your monthly payments, or to save money over the life of your loan — we are here to help. Call us at 1-866-578-7970.

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**Mr. & Mrs. McGuinty
8708 53rd Terrace E
Bradenton, FL 34211**

RES CAP CLAIM #00070
GMAC MORTGAGE SERVICING 029422

Your SmartWatch® Report.

No matter what plans you have (or don't have) for your home, the information we've provided is to help you make smart financing decisions.

Your current loan information as of: 8/17/2006

**Property: 8708 53rd Terrace East
Bradenton, FL 34202**

Loan #: 0654628630

Loan type: 30 Year Fixed Rate

Rate: 5.375%

Monthly payment: \$620.45 (Principal and interest only)

Approximate principal balance¹: \$102,751.91

Remaining term: 324 months

Adjusted remaining term: 302 months

(After pre-paid principal or extra payments, for example.)

**Original appraised home value:
\$225,000.00**

Estimated current value²: \$400,000.00

Total estimated equity²: \$198,303.00

Home equity loan/line of credit balance(s): \$98,945.

Goal: Get cash now.

Do a "cash out" refinance with a new 30 Year Fixed Rate mortgage and assuming a rate of 6.750% (6.805% APR).³

Get up to \$158,303 cash. If you choose the maximum amount, your monthly payment (principal and interest) would be about \$1,693.

Do a "cash out" refinance with the same or lower payment (principal and interest), with a new 30 Year Fixed Rate mortgage, and assuming a rate of 7.125% (7.185% APR).³

A 'cash-out' refinance, for the same payment you have today, may not make sense for you now. Please call us for more information.

Get a home equity loan or line of credit.⁴

You already have a GMAC Mortgage home equity line of credit with a line limit of \$100,000. Use your line of credit to pay for home improvements, consolidate debts, pay for education and much more.

Goal: Lower your monthly payment.

Refinance your current balance with a 30 Year Fixed Rate loan and assuming a rate of 6.750% (6.805% APR).³

You're already in good shape, because your rate is about the same as or better than today's rate.

Refinance and change to a 15 Year Fixed Rate loan and assuming a rate of 6.500% (6.586% APR).³

No monthly savings. If you switched to a 15 Year Fixed Rate mortgage, your monthly payment (principal and interest) would actually go UP by about \$275 per month. You may achieve significant savings, however, over the life of your loan. See G on the next page.

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Goal: Save over the life of your loan.

● Refinance your current balance with a 30 Year Fixed Rate and assuming a rate of 6.750% (6.805% APR).³

No long-term savings. You would actually pay \$52,546 MORE than your current loan. You may, however, lower your monthly payment. See D on the previous page.

● Refinance and change to a 15 Year Fixed Rate loan and assuming a rate of 6.500% (6.586% APR).³

\$26,262 life-of-loan savings. Your monthly payment (principal and interest) would be about \$895.

● Get an Instant Decision on a GMAC Mortgage Equity Rewards Card, the MasterCard credit card that helps pay down your mortgage!⁵

Every Purchase you make pays down your mortgage! For every \$1 you charge to the card, you earn one point. Each time you earn 2,500 points, \$25 will be applied to your GMAC Mortgage balance automatically on a quarterly basis. Call 1.800.821.8758 to apply now!

Goal: Buy your next home.

● Available equity for down payment. The estimated amount you would have for a new home down payment from the sale of your existing home.⁶

\$174,303. This figure represents 94% of your estimated equity, based on your loan balance and approximate home value less 6% Real Estate commission.

● You qualify for HomeCommand™, a guaranteed way to lock in the rate on the home you want and close on time.^{7,8,9}

Receive a credit pre-approval decision, rate lock, and guaranteed closing date so you can shop without interest rate worries. Lock in your rate for up to 120 days while you shop for a new home. You'll get your initial lock-in rate or the rate in effect 10 days prior to closing, whichever is lower. If we don't meet your date, we'll give you \$250.

● Real Estate Cash Back Offer. Advance registration is required and certain restrictions apply. Not available in all states. Call 1.877.531.4622 for more information or to register.¹⁰

Get \$3 cash back per \$1,000 of the sale price and/or purchase price of your home when you sell or buy through our affiliated nationwide network of real estate brokers.

Building a custom home or making renovations to your existing home?
GMAC Bank has the experience, resources, and construction financing options to support you from the ground up, every step of the way. Call your Construction Loan Consultant today at 1.888.691.4622.

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NES GAP CLAIM #6870
GMAC MORTGAGE #0654629422

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Mr. & Mrs. McGuinty
8708 53rd Terrace E
Bradenton, FL 34211

Questions?

Just call the SmartWatch Center at 866-578-7967

SmartWatch®

NET GAP CLAIM #0070
GMAC MORTGAGE #0064629422

Mr. & Mrs. McGuinty
8708 53rd Terrace E
Bradenton, FL 34211

Footnotes and disclosures for Letter

- † Home Equity financing is subject to application and approval. Not available in all states.
- * Consult your tax advisor.
- †† Home Equity Lender Closing Costs applies to owner-occupied single-family residential properties only. GMAC Mortgage will waive the cost of the appraisal fee, notary fees, lender title escrow/closing fees and recording the Home Equity mortgage. Borrower is responsible for all other costs. For example, mortgage tax, state stamps, association fee, property taxes, hazard insurance costs, such as annual fees, where they apply. Subject to underwriting approval. Not all applicants will be approved. Full documentation and property insurance required. Loan secured by a loan on your property. Some restrictions apply. Terms and conditions apply.

Footnotes and disclosures for SmartWatch Report

- ¹ This is not an actual pay-off figure.
- ² For loans over one year in age, the estimated home value and equity are based on the use of an Automated Valuation Model (AVM). An AVM is produced by the use of a third party service provider that analyzes recent properties sold in your area to arrive at an estimated property value. If you wish to obtain new loan financing with GMAC Mortgage Corporation, a standard third party property report may be required which GMAC Mortgage Corporation will use in making a property underwriting decision. Please note that the results from a formal third party appraisal report may differ from the estimated property value assessed by the use of an AVM. This figure could change based on other liens of record and any change in market value of your property. Customers who have Private Mortgage Insurance (PMI) must get a full appraisal, not AVM to remove PMI.
- ³ Rate information contained in this refinance illustration reflects rates made available to GMAC Mortgage Corporation on a given date and are subject to change without notice and are based on eligibility. Payment savings calculations are based on principal and interest only. Taxes and insurance are extra. Loans that exceed 80% of the property value may require private mortgage insurance. This is not reflected in payment or savings amounts shown. Terms and conditions apply as well as closing costs. Be advised that applicants who are refinancing to a longer loan term in order to lower monthly payment amount will see an increase in the total amount paid over the life of the loan. Availability of this program is subject to your submission of a formal loan application and approval. For more information or to apply. As an example, a \$200,000 mortgage with a term of 30 years at a fixed interest rate of 6.5% (6.641% APR) would result in 360 monthly principal and interest payments of \$1264.14. This example assumes \$2,900 closing costs paid in cash at closing. GMAC Mortgage provides several options for reduced and no-closing cost loans. This example does not include fees and charges required for most loans and assumes all closing costs are paid in cash at the time of closing.
- ⁴ Not available in all states.
- ⁵ There are fees associated with the Mortgage Accelerator program. Please call for more information.
- ⁶ Assumes borrower sells their current home and pays off their existing mortgage to obtain the down payment to purchase a new home. Programs may be available, subject to availability and qualification, to provide temporary financing for the purchase down payment until the existing home is sold.
- ⁷ Pre-approval is for credit purposes only and is not a commitment to lend. Contact a GMAC Mortgage Corporation representative for complete details.
- ⁸ Subject to state law, an up-front lock-in fee may be required. To the extent a lock-in fee is collected, you will have until the midpoint of the lock-in period to produce a fully executed agreement to purchase a property. The new loan must close and fund prior to the expiration of the lock-in period. The lock-in fee is applicable to closing costs, but non-refundable subject to applicable state law.
- ⁹ Only one \$250 payment will be issued by GMAC Mortgage Corporation on any approved loan which does not close and fund by the date mutually agreed upon by the borrower(s) and GMAC Mortgage Corporation. The closing date is to be mutually agreed upon at the time of the rate lock agreement. If the guaranteed closing date is not met, refund requests must be made in writing from the borrower(s) to the originating loan officer. A check in the amount of \$250 made payable to the borrower(s) will be sent to the borrower(s) approximately 30 days from loan closing. This date guarantee does not apply if your closing is delayed by circumstances not within our control including, but not limited to, liens or other title defects affecting the property you are purchasing; employment; closing date changes initiated by the buyer, seller or Realtor; failure to submit required information within 5 business days of our request; changes in the initial loan application or loan due to events such as an inability to verify the property value, applicant's or the co-applicant's income; or requirements stipulated but not met within the sales agreement (e.g. termite certificate) subject to approval. Terms may change. Contact a GMAC Mortgage Corporation representative for complete details.
- ¹⁰ Cash-back offer may be limited or prohibited by law in some states and is not available in those states. Location of property being purchased or sold determines applicable state law. Cash-back available in a number of states, including the following: Alaska, Iowa, Kansas, Louisiana, Mississippi, Missouri, New Jersey, Oklahoma, Oregon, Tennessee and West Virginia. You must contact GMAC Home Services before contacting a real estate broker. Cash-back is based on the purchase/sale price of the home. Allow 30 days after closing for cash-back to be awarded. If your home is already sold, you are currently working with a real estate agent, this is not a solicitation for business. Real estate services provided by GMAC Home Services.
- ¹¹ Call for details about our Express Purchase program for current customers. Not all borrowers will qualify for expedited processing.

** GMAC Mortgage Construction Loans empowered by GMAC Bank. ©GMAC Bank Member FDIC and Equal Housing Lender.

NOTE: For all programs, terms and conditions apply and may change. We make every effort to assure that the information provided is accurate as of the date we prepare the data for printing, however, occasions errors in our systems and printing may occur. If you believe there is an error in the information provided or to confirm this information, please contact us at the number on the front of this document.

Equal Housing Opportunity

Arizona Mortgage License Number BK-7670; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Georgia Mortgage Lender License #584 Residential Mortgage Licensee; Massachusetts Mortgage Lender License Number ML1556; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made pursuant to Stat. § 47.206 (3) & (4); Mississippi Registered Mortgage Company; Montana Licensed Mortgage Broker #000207; Licensed by the New Hampshire Banking Department; Licensed by the NJ Dept. of Banking and Insurance, 45 Eisenhower Dr., Paramus, (201) 226-1199; Licensed Mortgage Banker: NYS Banking Department; Licensed by the Pennsylvania Department of Banking: Licensed RI L Broker. Licensed by the Virginia State Corporation Commission MLB-81.

Massachusetts Mortgage Lender License Number ML1556; Licensed by the New Hampshire Banking Department; In Tennessee home equity credit lines and loans offered by GMAC Mortgage Corporation of TN

